

Clean Copy of Claims  
Claims

What is claimed is:

1. A flexible hybrid currency system for individual trading members of business-to-business trading communities comprising:

a variable percentage of cash,


in addition, the remainder of said currency made up of product or service offered for trade, said percentage is determined by the individual trading members.

2. A method of scoring a credit applicant, in order to extend a line of credit to said applicant, in a business-to-business trading community wherein the traders offer products and or services in trade, comprising:

- i) establishing a product value score for said products and or services, based on desirability of said products and/or services offered for barter, wherein said products or services are of differing value; and
- ii) establishing a cash value score based on the percent of the barter offered by said applicant, which is cash,
- iii) inputting said product value score and said cash shore value into a registry and
- iv) mathematically manipulating said scores to produce a barter credit score.


3. The method of claim 2 further comprising the following steps:

- i) establishing a score based on any or all of the following variables,
  - a) the number-of-products-or-services offered for barter by said applicant,

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- b) the average-sales-price of said products or services offered for barter by said applicant,
  - c) the estimated gross-monthly-sales, based on the estimated average gross monthly sales of said products or services offered for barter by said applicant,
  - d) the number of years in business, based on the number of years said applicant has been in business,
  - e) the total value of products or services offered for barter by the applicant,
  - f) the sales price of said products or services as a percent above the lowest published price on the Internet for the same product or service,
- ii) inputting said scores into a registry, and
  - iii) mathematically manipulating each of said scores to produce a barter credit score.

4. A method of comparing the value of products and/or services offered for barter or business-to-business trade by at least two businesses or barterers in a trading community, in order to extend a line of credit to said members, comprising the following step; assigning comparative values to said products and/or services based on the relative value of said products and/or services in the trading community.

5. A method of exchanging goods and/or services among a group of barter members, said group of barter members comprising at least a first member and a second member, the method of exchanging goods comprising

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- i) having each member of the barter group determine the percent cash and the percent product or service that each member is willing to accept in trade within said barter group;
  - ii) transacting barter exchanges between members;
  - iii) registering the amount of goods and/services and the amount of cash that each member of the barter community has traded.

6. The method of claim 5 wherein the step of transacting barter exchanges between members accepting said barter score value further includes the step of supplementing said barter exchanges with additional cash value.

7. The method of claim 5 wherein the step of transacting barter exchanges between members further includes barter credit which is owed to at least one of said barter members.